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Understanding Empowerment through perceptions of Self-Help Group Women in Odisha By Dr Nita Mishra

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Understanding Empowerment through perceptions of Self-Help Group Women in Odisha

Abstract

In Odisha, the state government and non-government organisations, support and create self-help groups (SHGs) through incentives to engage in income-generating projects as a method to enable and empower vulnerable women. While the creation of SHGs is evidence of political will and commitment of the state towards facilitating women's empowerment processes, this paper shows that the continuation and success of SHGs largely depends on women's understanding of empowerment. This paper examines processes of empowerment through an investigation of its practice, and emerging meanings, by women in self-help groups in Odisha State, India. The significant contribution of this paper is the analysis of notions of empowerment using voices of women actively engaged in processes of reclaiming agency and building capabilities on a daily basis.

The narratives were collected from members of 46 self-help womens' groups of on their lived experiences of forming and joining SHGs through open-ended interviews and group discussions. Three important aspects of empowerment are highlighted by the women. One is reclaiming agency and building capabilities. A second highlights empowerment as a process of awareness which women deliberated upon in group discussions. Describing empowerment as a process of sachetna (awareness), women insisted that one must know the rules, learn them, stand on one's own feet, and network with others locally, and only then freedom from soshan (injustice) was possible. A third key aspect to understanding empowerment is the women's aspiration for self-respect which is linked to becoming income-earners. Earning an income through participation in self-help groups, for instance, leads to gaining respect from family and the community at large.

This paper shows that in addition to agency and capability-building, awareness and respect are integral to women's understanding and experience of empowerment.

Key words: *Self-Help Groups, Women, Empowerment, Respect*

Glossary of Terminology and Abbreviations commonly used in the text

Anganwadi Centres: Local delivery centres of the Department of Women and Child Development
CDPO: Child Development Project Officer
Gram Kalyan Sabha: Village Development Forum
GOO: Government of Odisha
Goshti: a meeting
Haata: local village weekly market
Indira Awaas Yojana: A Government of India Welfare Scheme for housing for persons under Below Poverty Line
Mahajan: Money lender
Mahasangha: Federation of SHGs at block level
Mahila Mandal: Women's group
Mamata: an official food entitlement scheme
Mulyapari: Daily wage labourer
One *Lakh* Rupees= One hundred thousand rupees
Paan shop: Betel nut shop
Panchayat: Grassroots or village (lowest) unit of state administration
Purdah: veil, or seclusion of women
Pushtikar Diwas: Nutrition Day
Sachetana: Awareness
Sahajya: Help
Samman: Mutual Respect
Sanchaya: Savings
Sarpanch: Head of the panchayat
Soshan: Injustice

Note: Rupees (Rs): 1 Rupee is equivalent to Euro 70 approximately (Check current exchange rates)

Understanding Empowerment: Perceptions of Women's Self-Help Groups in Odisha, India

Introduction

This paper examines processes of empowerment through an investigation of its practice and emerging meanings by women's self-help groups (SHGs) in Odisha State, India. In Odisha, the state government and non-government organisations support and create self-help groups of women through incentives to engage in income-generating projects as a method to enable and empower vulnerable women. While the creation of SHGs is evidence of political will and commitment of the state towards facilitating women's empowerment processes, the continuation and success of SHGs largely depends on women's understanding of empowerment. The analysis of notions of empowerment using voices of women actively engaged in processes of empowering themselves on a daily basis is a significant contribution of this paper.

Narratives were collected from members of 46 self-help groups of women through open-ended interviews and group discussions on their lived experiences of forming and joining SHGs. The mixed methods used in the study are drawn from feminist and ethnography studies. The structure of the paper includes a context to Odisha state, a review of literature, a methodology section, and an analysis of reasons for joining SHGs, problems faced and learnings from their 'lived experience'. This paper draws attention to women's lived experiences of empowerment which range from discarding the veil, realising political ambitions locally, learning to sign names on documents, being able to engage with the government for grants and loans, engaging in collective action, and becoming aware of their rights. The main problems faced by the women in continuing their self-help groups were distrust, discontinuity, and a perceived lack of political will and commitment. Furthermore, women's narratives shows that reclaiming agency through capability-building and awareness processes leading to self-respect, and respect within the household and the community, is integral to their understanding of empowerment which must be given due acknowledgement in mainstream gender studies.

The context: Odisha

Poverty levels in Odisha state are high compared to other states in India. Chaudhuri and Gupta (2009) estimate Odisha's rural poverty at 46.9% and urban poverty as 44.7% based on 2004-2005 National Sample Survey (NSS) figures which listed Odisha as the poorest state in India in that year. However progress is being made. GOO (2015) notes reduction in poverty by 25.11% over the 2004-2005 according to NSS figures. The formation of women's self-help groups is deemed as an important rights-based strategy by the state government to overcome poverty. According to the Secretary of the Department of Women and Child Development (WCD):

> *There is a strong SHG movement in Odisha, with over 5 lakh SHGs currently, and although those who opposed our investment in the creation of self-help groups insisted that these village women will not be able to function through the SHGs, the groups have proven otherwise.* (WCD Secretary 2014)

Review of literature

Studies on empowerment have led scholars (Kabeer 1999, 2002; Mahmud et al 2012) to identify fine distinctions between agency and empowerment. Elsewhere, Drydyk (2013) and Koggel (2014) argued that the transformative potential of women's voices lies in the processes of empowerment, of which agency is only the first part, with well-being, freedom and power as other aspects of the process. While awareness as a separate concept has been rarely used in discourses of empowerment, it can be argued that if awareness were not present in individuals, freedoms for well-being and pursuit of agency cannot be achieved. Similarly, the role of respect as a significant component of women's agency creation and empowerment process has been rarely studied in depth in discourses on gender. A cursory glance on research on 'empowerment' reveals the interdisciplinary nature of the subject matter. Bayissa et al (2018) stress on the multidimensional (viz., psychological, familial, legal, political and socio-cultural dimensions) nature of women's empowerment processes with special focus on psychological dimensions of empowerment. For example, references are made to economic empowerment leading to respect and better status which results in a positive self-esteem (Bayissa et al 2018). In her study of gender quotas and women's political empowerment in Rwanda, Burnett (2011) found that although legislative gains were few, "women had found respect", and benefits took the shape of

"increased respect (*babonye agaciro*) from family and community members…" (2011: 303). In a different participatory study, the Cornell Empowerment Group (1989) finds values of mutual respect, critical reflection, caring, and group participation key to empowerment processes which aim to bring about change. Based on their research of women's empowerment through micro-credit schemes in Bangladesh, Rahman et al (2017) argued that at the psychological level women needed to understand the causes of their subordination in order to bring about change in their socio-economic situation at the individual and collective level. The study (Rahman et al 2017) focused on concepts of self-image, self-esteem, self-worth, along with popular terms such as rights and capabilities in gender discourses. Such studies with a focus on respect as a key feature of empowerment are far and wide. Shields et al (2019) argue that policy inputs lack significant consumer insights on mental health which stress on respect and relationships amongst other themes.

Differentiating between agency and empowerment, Kabeer argued that, agency is the "ability to define one's goals and act upon them", and empowerment is a dynamic process of change whereby "those who have been denied the ability to make choices acquire such an ability" (1999: 437-438). Kabeer identifies three levels of empowerment in an individual's life: at the immediate level are individual resources, agency and achievements; at intermediate levels, institutional rules and resources shape empowerment processes; and at deeper levels, structural relations such as class, gender, ethnicity, and caste play a role in determining empowerment processes (2002: 242).

According to Mahmud et al (2012) when an individual gains access to increased life options and choices, gains control over one's life, and generally attains the capability to live the life they wished to live, it reflects empowerment. Mahmud et al (2012) further argue that although empowerment is a latent phenomenon and not directly observable a few key features can be identified. One such feature is the agency of participants. The second feature is access to, and control over, resources (material, human and social) that an individual acquires from the multitude of relationships in the domains of the family, market and community. Another feature is defined by the broader circumstances of an individual's life (marriage, living arrangements, household wealth characteristics of influential family members) which shapes the opportunities and choices available to the individual.

A study of empowerment processes is incomplete without a discussion on capabilities of individuals. A deprivation of capabilities leads to impoverishment according to Sen (2009). Such a deprivation of capabilities can be corrected by facilitating opportunities whereby the deprived, such as poor women, can shape their own destinies and support each other. The creation of self-help groups of women is one such initiative by the state and civil society to facilitate capability-building opportunities for vulnerable women to engage in income-generation projects. Such an action is different from merely providing poor women with resources because it would mean that women are treated passively and without 'agency'. For example, Koggel (2014) contends that deprivation experienced by women can be identified if a study of the context is done in terms of freedoms, voices and agency of women, and not by mere income levels of the family. Koggel suggests that only then issues of illiteracy, security, safety, undernourishment and mortality levels of women can be traced.

Elsewhere, scholars such as Gready and Ensor (2005) argued that a sense of powerlessness and rightlessness in people emerges from a denial of basic needs or disrespect. For instance, deep rooted inequalities and unequal power relations across social divisions of gender, class, case and ethnicity could influence the power vested in the state resulting in the disrespect of rights of some over others. According to Honneth (2001) a violation of rights can arise out of experiences of disrespect resulting from either physical abuse or experiences of denigration that affect a person's moral self-respect. The latter arises when an individual is structurally excluded from the possession of certain rights in society. In this context, according to Honneth, rights refer to "those individual claims that a person can legitimately expect to have socially met because he or she participates, with equal rights, in the institutional order as a full-fledged member of a community" (2001: 41). Honneth, therefore, contends that when an individual's socially valid rights and claims are denied it signifies a violation of his/her 'right' and 'agency' to be recognized as capable of forming moral judgements. When an individual's socially valid rights and claims are denied it also takes away from the individual the opportunity to attribute social value to her own abilities. While definitions of empowerment, as observed above, encompass all aspects of public and private domains of an individual the role of respect as a propeller motivating women to reclaim their agency has been overlooked in discourses on women's empowerment.

Finally, feminist scholars such as Lister (2000) have argued that state policies impact on women directly through regulating access to resources at household level, and therefore impact gendered relations of power at that level. Therefore examining self-help groups of women has the potential of contributing to a better understanding of gendered impact of state welfare policies (such as forming SHGs) in individual households, and how women cope with changing familial expectations of traditional roles and limited resources at their disposal.

In this study, I have examined women's narratives to analyse their understanding of empowerment through self-help groups that facilitates their agency and capability-building, generates respect, and ultimately how women negotiate their spaces within societal structural constraints. Thus, Koggel's (2014) and Drydyk's (2013) concerns about the potential of [women's] agency, well-being, freedom and power, can be combined with arguments on [women's] need for respect as a pull factor made by Bayissa et al (2018) and Honneth's (2001) to fully explore the transformative capacity of [women's] voices through an analyses of self-help groups.

Methodology

This paper is based on a qualitative research field-study using mixed methods conducted with 46 self-help groups of women in four districts, namely, Koraput, Khorda, Puri, and Cuttack, of Odisha state in India. The women predominantly belong to the 'Other Backward Castes' community, and earn less than a dollar in a day. The SHGs for this study were selected through purposive sampling to ensure representativeness and inclusion of different types of groups in terms of their membership, and origins. The methodology used in this study is directed towards understanding "lived experiences" (Denzin and Lincoln 1994) of poor rural women including their experience, insights and perceptions of self-help groups. Elsewhere, Denzin and Lincoln emphasise that "qualitative researchers study things in their natural settings, attempting to make sense of, or interpret, phenomena in terms of the meanings people bring to them" (2005:3). The methodology further applies an interpretive perspective to provide meaningful descriptions and interpretations of social process, and identify realistic proposals to tackle problems (Stringer 2007). As such, this study provides empirical evidence for policy makers on best practice, and more importantly, provides a newer understanding of empowerment processes.

Mixed methods used in this study have been drawn from feminist and ethnographic studies. Group discussions and open-ended interviews with a focus on establishing linkages between the household and the state through personal narratives of 'lived experiences' were the main tools of data collection. Highlighting the significance of analysing daily lived experience of rural communities, Lazar argues that although power relations between women and men are similar to that between the subordinated and the dominant classes or ethnic groups, "the day to day context in which these power relations are played out is quite different" because one has to live with it "for life" as dictated by cultural norms (2005: 3). In this process, the voice of the women through the use of their words, concepts and descriptions of lived experience is an important method to understand their vulnerability and their solutions to such vulnerability or powerlessness.

Lal (1999) has persuasively argued that during ethnographically detailed open-ended interviews, the dichotomy between the researcher and the research subjects get merged, and the interviews take their own shape and logic: "how does she know what she knows, how do respondents assert their agency, and how and where could she effect change?" (1999: 105). Such in-depth conversations gather hitherto unknown information and insights, and are possible through the lens of feminist methodologies and feminist knowledge which has been "traditionally marginalised by mainstream research methods accounts" (Hesse-Biber 2010: 170).

In this paper, I have given an Appendix (1) with names of the 46 SHGs, the women I have interviewed, and the location of the SHGs I visited during my field study. However, to protect identity of the women, I have changed names of respondents, and used initials of respondents. The in-text reference has the coded numbers of respondents. However, I found it important to link quotations to respondents wherever there was no conflict of interest with the respondent because it shows the originality of the idea. Also, in the instance of defining empowerment as an 'awareness process", from an ethical stance I wish to attribute the concept directly to its author for future use by scholars because it gives prominence to deliberations on key concepts by vulnerable women engaged in empowering processes themselves. As a feminist researcher using feminist methods to collect data, I also strongly feel that my respondents are not mere codified numbers but real women whom I want to be acknowledged in this paper. Thus, the exploration of "lived experience" of SHG members supported by an analysis of their perspectives in securing livelihood opportunities, and how they link it to notions of rights and obligations, capabilities,

well-being and freedoms, and public reasoning in democratic contexts is an important contribution to studies on women's empowerment processes.

Self-Help-Groups of Women in Odisha

In the last two decades, the in Indian state has facilitated the creation of women's self-help-groups (SHGs) through different government schemes: Central and State government. According to the Secretary of the Women and Child Development Department (WCD), SHGs are created by the Departments of WCD, Panchayati Raj (PR), and semi-government banks through a grant of a one-time revolving seed fund of Rs.5000- Rs10,000 (depending on the type of activity) designed to kick-start their own cottage enterprises.

One of the chief reasons for engaging local women in the welfare programs of the Women and Child Development department is to adhere to Supreme Court orders (2004) for decentralised procurement of food items for local *anganwadi* centres. Anganwadi centres (AWC) are localised centres through which the WCD delivers its welfare programs such as the Integrated Child Development Services (ICDS) that provide a range of services for children below six years of age. The ICDS delivers supplementary nutrition; immunization; pre-school non-formal education; referral services; nutrition and health counselling; and regular health check- ups for mothers and children through the AWCs. Following the Supreme Court orders, local SHGs were invited to tender for the production, packaging and marketing of food entitlements under the ICDS especially the *chatua* mix of lentils as a Take Home Ration (THR). The THR is used as supplement food for poor pregnant women under the *Mamata* entitlement scheme, and as a light morning snack for the *anganwadi* children under the ICDS services. In many cases, as stressed by the WCD Secretary, the department consults with the SHGs on the contents of the *chatua* in order to make use of locally available and culturally appropriate food items. The WCD also provides enterprise training courses on the THR product, including packaging and marketing. For example, the THR packets are color-coded to ensure that different sets of rights-holders (pregnant women, elderly, and children) are provided with the appropriate ration-mix. Food charts are designed with information printed on them for the *anganwadi* centres. More

importantly, according to the Secretary (WCD) good hygiene practices such as wearing gloves, masks, and cleanliness are stressed in all the training courses.

In an interview, food rights' campaigner, Dr Sinha said that Odisha, compared to other Indian states, was doing well in terms of its *mahila mandals* (SHGs) taking over responsibilities locally for food procurement as recommended by the Supreme Court.

> *In other states, such as Maharashtra, the state government has tied up with private companies to provide food items such as plumpy nuts which are imported from France as THR for women and children at anganwadi centres. However, in Odisha, mahila mandals were in charge of THRs, and that is evident of a progressive outlook of the state government*. (Sinha)

The self-help groups, according to the District Social Welfare Officer (DSWO), are graded and defined based on a '*panchasutra*' (five-point) scale, namely, inter-loaning (within the project requirements), repayment of loans, savings, enterprise, and bookkeeping. Based on these five grades, SHGs are encouraged to apply for competitive funds and job contracts in state programs through different schemes, such as preparation of hot meals (as cooks or as helpers) in the government schools under the Midday Meal Scheme (MDMS) or to supply prescribed food items to AWCs. Grading the SHGs ensures accountability of SHGs in terms of their accounts, services, and progress.

Reasons for forming SHGs: Linking income-generation to respect

Reasons behind the formation of self-help groups are varied. While state officials argue that it has enabled women to step out of homes and become self-reliant in more than one sphere of life, women's narratives spelled out more clearly what reasons compelled them to form or join an SHG. Women formed, or joined, an SHG for personal reasons which ranged from creating savings, ability to borrow during crises, meeting other women, a desire to break *purdah*, opportunities for income-generation, to joining politics. More importantly, poor women narrated the emergence of self-respect from participating in income-generating opportunities, and resultantly, not being perceived as unproductive by families and communities. An SHG member of Lakhmipata SHG [26] said that most women in her group were encouraged by the local *anganwadi* worker (grassroots government official) to form a group with savings from livelihood

projects, and mutual support as its main aim. Creating livelihood opportunities and enabling women to be economically self-reliant, according to the Coordinator of the state-sponsored Mission Shakti (MS) program, was the core reason behind facilitating poor women's participation in the formation of SHGs.

> *The creation of SHG has had a positive effect on women's lives leading to greater participation and empowerment in other sectors of community life even where it has been a 'top-down' approach. It has led to improvement in different spheres of women's lives. Women are stepping out of purdah and attending meetings which is psychologically empowering.* (MS Coordinator)

Women emphasised on the independence an income brought into their lives. This income made borrowing and lending easier for the group members, and more importantly, women agreed that taking a loan from fellow women who understood their vulnerability proved to be more respectable than 'begging' from relatives, friends or money-lenders. "*No begging from the Mahajan (money lender), no depending on husband or in-laws, but getting immediate help from our SHG was an empowering phenomenon*." [44]

While many women never borrowed from their group because they had no steady income and not enough money to return, others took advantage of the opportunities presented through SHG membership and borrowed for important events in their lives. For example, SB [24] borrowed Rs.1,500 one summer to tide over daily expenses of her family which consists of her husband, three children and in-laws. MB [26], farm labourer, borrowed from her SHG for hospital expenses of her husband. MB also borrowed a second time from another group when her family ran short of cash under the Indira Awaas Yojana scheme in the midst of construction of their family home. This enabled them to cover the costs of the home construction. MB [37] borrowed money (Rs.10,000) to tide over her joint family expenses. Citing an example where they had to borrow for a friend's funeral overnight, P [44] said the quickest way to take a loan from her self-help group because it was easy to communicate the need to fellow women in their community. Women narrated instances of friendship, bonding and collective actions as a result of forming and joining self-help groups locally. "*We learned to stand on our feet and became mates in happy and sad times."* [21]

Many poor women such as daily waged construction workers, with no fixed income, and no savings benefitted from SHGs by way of having a choice to their life-options to start local

businesses such as open a *paan* shop in order to secure a future for their children. Other women in different groups said that they joined SHGs because of desperation arising out of non-payment of daily wages, and other forms of exploitation, by construction contractors. Women said they had found courage to leave such exploitative situations and had a new found respect for themselves. In group discussions, MB [38] of Biswa Ma Mangala Mahila goshti said that her daily wage labour at different sites such as the *panchayat* office, or farm work, did not bring sustainable income to the family which has a monthly expense of Rs.7,000. The chief reason for joining an SHG was to support her husband's meagre income.

In Balianta block, MB [39] said that joining the SHG gave her hope to alleviate her poverty which has been described in her words as "*Our roof lets in the scorching sunlight in summer and incessant rain in monsoon. We live without much help, we will save something now."* [39]

Reasons for joining SHGs were manifold. In another instance S (44) who had quit being an *anganwadi* helper due to ill-health joined Ma Sarala SHG in order to be active in village affairs.

Self-help groups are also formed by locally active community leaders such as L [22], a voluntary teacher for the children at Jagaanathpur sahi in Cuttack who is a young passionate social worker in Cuttack's leper colony. As a daughter of a woman suffering from leprosy, and having grown up in the colony, the motivation behind forming an SHG was driven by her want to enable women of the lepers' colony to become self-reliant and earn respect from the community around them. As such, this SHG organises annual activities such as going together to weekly fairs and meet people from other communities. Together with other local self-help groups this SHG also hopes that the next time a cyclone hits they will be resilient and self-sustainable by preparing themselves beforehand. Narrating the situation of the people in their community in the aftermath of the Phailin cyclone of 2013, L [22] said that the 110 households (2000 individuals in total) of Jagannathpur basti had to wait for dry rations (biscuits and puffed rice) for more than a week, in conditions where there was no toilet facilities, and many people had developed fever, coughs and cold in the shelter of the damp *anganwadi* centre. When the dry rations were delivered the women realised that while the grassroots official had listed 500 names, the rations were meant for 50 people, and not enough for all 2,000 people who were rendered homeless by the cyclone. Reflecting upon the incidents, L [22] said that the aftermath of the cyclone taught them to be self-reliant and not depend on the state or other local officials to help them. The role of the SHGs

in making their communities self-reliant became crucial. "*We would have been happy to have enough food for 500 and share amongst the 2,000 who were rendered homeless by the cyclone, but food for 50 people was too less to share. No one took the matter any further because we all have to live here."* [22]

In another block, one of the chief reasons behind the formation of the Parvati Nari Shakti SHG immediately after the 1999 super-cyclone was to be able to find means to spend on 'unaccounted for expenses' in the aftermath of the resultant widespread devastation in Balianta block. These expenses were related to rebuilding homes, organising sacks of sand on the banks of the irrigation canal to prevent flooding, and planting fruit tree saplings to ensure food security in the future. The formation of an SHG was thus an important way to rebuild resilient communities.

Elsewhere, emphasising the importance of building capacities and resilience of poor communities in the aftermath of the 1999 super-cyclone, PB of Kharakhai Nari Shakti [30] said that the village women decided to form a self-help group with the relief money which they received from the state and other organisations. Women described capacity-building in terms of breaking *purdah* stepping out of home in-spite of resistance from in-laws. The role of local non-government workers was crucial in this process of building capacities through encouragement and training sessions. Post-cyclone, some women decided to set-up grocery and vegetable shops with the relief money. One of the main activities which the SHG undertook immediately after the cyclone was to collect the village children and bring them to PB's house to keep them busy in educational and play activities. As such, support services wherever needed was greatly appreciated by the community in trying times.

> *Our fertile lands were destroyed, paala (hay) for the cows was gone, and we didn't have money even to even buy seeds. And therefore, we had to step out, break purdah. While our in-laws protested, our husbands supported which provided an impetus to our self-respect. Upma didi of PECUC NGO trained us to be self-reliant through trainings on how to maintain a cash register, a bank passbook, and savings processes.* [30]

Building resilience in post-cyclone years also led to breaking down of social barriers posed by caste affiliations and education status. For instance DB [30], a scheduled caste woman was elected as the president of the PNS SHG as well as of the SHG *Mahasangha* (federation of

SHG), and although PB [30] had failed her Matric exams the group women elected her as the SHG Secretary to maintain their cash and meeting registers.

To a great extent women's narratives linked building capacities and increasing livelihood options through small businesses to a corresponding increase in respect from families and communities in general. An important aspect was the desire and the ability to bounce back from the aftermath of the super-cyclones which imbued the women with courage to break *purdah* and gain self-respect. Women learnt to save small amounts of cash within a trusted group for their meagre savings which was another added attraction for many to join a group. Many poor women said that engaging in income-generation projects with a group of women also seemed a more respectable alternative to being a *mulyapari* (daily-wage labourer) with seasonal work opportunities.

Challenges to forming and joining self-help groups

The process of creating the SHG can be long and fraught with difficulties. Respondents narrated a lack of trust amongst women, a paucity of spare cash, and an absence of courage to face government officials as the chief reasons for not joining SHGs. According to L [22], the women did not trust each other or the *anganwadi* worker who encouraged them to form an SHG. Many women were suspicious of the real intentions of SHGs initially, but overcame all hesitations as they got involved. HB [6] joined after three years of the formation of Ma Tani SHG in her community because she was not sure if her meagre earnings were safe with the group. "*I struggled between trust and suspicion of the group."* [6]

In another case, describing her distrust, SHG member P [8] said that joining the group was her last resort because she could not trust the group with her money. "*I used to think "no I can't join you, you will devour my money". However, I had already sold my gold earrings to open my paan (betel nut) shop, and had nothing else to sell to be able to construct a pucca (solid) roof over my hut. So I joined the SHG eventually."* [8]

Many women found the monthly membership fee of Rs.20-Rs.100 difficult to spare, but decided to continue with it because of the benefits attached to it. The women of Ma Tarini SHG in Jaripada [45] used to collect a handful of rice earlier from all members and used it in times of

need by either selling it or by using it during hungry times. In the last few years they have been collecting money and have tried different businesses such as tailoring and preparing food to sell. The members eventually forced themselves to save Rs.50 compulsorily even though it was tough to spare the money at times. A member said, "*Although it was difficult to part with the Rs.20 membership fee per month, it has been worth my effort."* [45]

The women were also not used to dealing with government officials directly, and hesitated to do so. There was a psychological fear about interacting with officials also because the women were not aware of their entitlements or the law. Their low levels of literacy and rare opportunities to interact with people outside their immediate community members was also an impediment to facing local government or bank officials. These challenges were often addressed by community-based organisations such as Rotary Clubs, or educators such as retired school-masters and social activists through a focus on literacy projects.

Empowerment: 'lived experiences'

Forming and joining SHGs led to empowerment processes which manifested in different ways as discussed below. Group discussions with self-help group members in all three districts revealed different experiences of empowerment ranging from discarding the veil, joining politics, combating gender-based violence especially taking action against female foeticides, increasing livelihood options locally, learning to sign names, overcoming the fear of banking processes, and building communitarian feelings. In many cases the role of non-government organisations (NGOs) was deemed crucial for initiating the formation of SHGs in their villages by the women.

Discarding the veil

As discussed earlier, women described how they have stepped outside their homes, and the village, for the first time to go for meetings in the neighbouring villages. Responding to questions on gender relations at home, S [23] said that she measured her success by not having the veil now. In many cases, women have struggled with elders in their joint family contexts to step out of their traditional roles of housewives to support their families with an extra income which have brought them respect from the family eventually. "*We had never before taken a step*

ahead before. While our in-laws do pose obstacles in our way forward, the veil on our heads is not there anymore." [23]

Women insisted that *samman* or gaining respect within the community was an empowering experience which resulted from being engaged in not only earning an independent income but also in being involved with community development activities.

Launchpad for local political ambitions

Group discussions with the women revealed that many women realised ambitions of engaging in local politics to be able to drive development processes in their villages. For Sarpanch MB [45] of Tangi block, her SHG membership prepared her for leading the community women and eventually stand for local elections. "*I learnt to be courageous through my 10-12 years in the SHG.* [45]

Andillo village *panchayat* ward member [AS], attributes her success in panchayat (village council) elections to her six year membership with Saheli Srishti SHG where she gained confidence to be able to compete in the local elections. As an SHG member, AS and her fellow members were engaged in social services, raising funds for marriages, collective paddy farming, encouraging others to start savings, demanding entitlements to livelihoods under state programs such as the MGNREGA[1] road works in their villages, claiming rights to regular water supply for the community, sanitation issues, and were also active in the *Gram Kalyan Sabha*. Active involvement with community issues through the SHG was her launch pad into politics. Within a year and half of being elected as a Ward member AS raised issues of electricity for households living below the poverty line and managed to construct the infrastructure needed to connect the electric wires into people's houses although the government had not yet supplied electricity. She arranged trainings for SHGs on pickle-making and marketing, on dowry and divorce rights, liaising with civil society groups, and has been active in the AWC *Pushtikar Diwas* (Nutrition

[1] Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA)

Day) activities. *"Now that we have stepped out, why should we always depend on our men? Let us bring the women together."* [38]

Collective action

Bringing the women together led to the beginning of collective action demanding socio-economic rights in many regions. In a remotely accessible village of Pottangi block the villagers were concerned about the continuous absence of the teacher of the government primary school which was built in 2012. Very rarely a voluntary teacher commuted to the hamlet from a distance of 30 kms. In January 2014, the poor tribal women decided to organise themselves into a self-help group and demand their entitlement to a *mini-anganwadi* centre for their hamlet of 40 households. Discussing how they reached the decision the women in the group discussion said that they were motivated by the state *Panchayati Raj* department to form an their SHG (Demsarangani) with 12 members. The members underwent a six day training in the town of Koraput by the PR department. One of the significant training was to open an account with the Panchakuti Bank in Pottangi.

Collective action became easier where women had support of locally based non-government organisations (NGOs). For example, the women of Ma Tarini SHG in Jaripada were involved with the NGO CARD which tackled issues of gender-based violence and created awareness of the importance of political empowerment by participating in elections locally. Incidentally, the block had two women *sarpanches* during the research period. SHG member MB [45] stood for elections and is now a *sarpanch* of her *panchayat*. With the support of the NGO and the local SHGs, the group decided to tackle problems of gender-based violence caused by illicit liquor consumption by their menfolk. A favourite example cited by the women was a 2011 incident when they tied one of the husbands of a member to a tree because he used to drink and beat his wife. In another incident the women came together to burn down an *arrack* shop in October 2013 because a child was killed by one of its drunken clients.

Non-government organisations such as PECUC have been actively involved in creating self-help groups of women to make women self-reliant and not wait for the government to help them in times of acute need. The Bhimapur Nari Shakti SHG at Balianta block, one of the earliest SHGs,

was formed in 1996 with 21 members initially of which seven members have passed away since. The SHG is in charge of the local *anganwadi* centre prepares snacks which is delivered before 10am for the 22 children in the centre, according to one of its founding members, P [25].

> *Rosy madam and our own village girl, Upma (both members of PECUC NGO) insisted we form a group. We took a loan of Rs.2.5lakhs from PECUC, and bought a music band machine which we lend to people for marriages, festivals, specific ceremonies such as bratas', pujas', amongst others where a band party is required. We have already recovered the loan money and save approximately Rs.75,000 annually for our village by helping them not hiring the band party and their machine from outsiders when needed for an occasion.* [25]

The Nari Shakti *Mahila Samiti* was formed in 2005, and is one of the five SHGs in the urban slum of Gandhipalli in Cuttack. According to the president of the *Samiti*, MD [40], they were encouraged with funds and legal help by different non-government organisations (NGOs) such as the Lutheran World Service. At the *Samiti* centre they store SHG supplies, tents, music instruments, etc. which they give on a rental basis to generate income for the group. Most families are migrants who work on daily wages as cement workers, sand lifters, cycle rickshaw pullers, carpenters, and some beg for a living. They make *agarbattis (incense sticks)*, grind *haldi* sticks for *haldi* (turmeric) powder, and sell phenyl at cheaper rates than the market. One of the main objectives of the *Samiti* is to ensure that all inhabitants possess birth certificates and land deeds, and towards that aim it is engaged with the government. The women organise celebrations of all festivals of all inhabitants and observe national holidays. What started as a collective effort to generate additional income for mere survival led to organising for collective rights to homestead land, tackling social problems such as alcohol and associated gender based violence, and engaging the youth to organise health related camps. Thus economic rights led to the unfolding of political, social and cultural rights and created trust amongst the people of this urban slum.

More specifically, the Nari Shakti *Mahila Samiti* has been involved in getting land *pattas* (deeds) for the residents of the slum so that the families cannot be evicted any longer. In 1984, the government gave *parchas* (forms) for the homestead land, but people did not know that they had to go to the *tehsildaar* to get the *patta* (land deeds) by showing the *parcha*. According to MD [40] they thought the *parcha* was the *patta* till an NGO helped them understand the difference

and enabled them to go through the process. Fighting for the homestead *pattas* has been a long three-year process. However, only 60 families had received their *pattas* and 120 were still waiting to receive the same.

Government Support

State government support to SHG formation and continuation through various government departmental programs has been continuous. For example, Nagajhara Mangala [46] SHG of Jaripada *panchayat* was given the contract to cook midday meals for the school children of a secondary school at Tangi village for over a decade. Stree Thakura group of Daliamba village in Bhitargad *panchayat* had recently taken over the contract for *chatua* (Take Home Ration) supplies for adolescence girls under the ICDS Kishori Shakti program from the UNICEF contractors which had been supplying THRs for over a decade earlier for all *anganwadi* programs at the centre. Discussions between the SHG and UNICEF on the quality of *chatua* were encouraged by the Project Officer (CDPO) who ensured that eggs for the children were sourced from another SHG in Lakhimpur block for the same AWC so that different groups of women were engaged in income-generation projects facilitated by the state. According to Dr Sinha, the trend was set with improvements in terms of using more locally sourced food to make the process sustainable and to check malnutrition amongst children.

Many other self-help group women joined various government departments as volunteer grassroots workers, viz., *anganwadi* workers and helpers, and health workers. As many as 20 women respondents in the SHGs were grassroots government workers that were highly valued by the women and brought them considerable respect within the community. According to NB [38] joining an SHG has had a ripple effect on her life, and enabled her to make financial and career decisions independent of familial pressures.

Awareness as Empowerment

A significant finding of this study is the understanding of empowerment drawn [Fig 1] and explained by MD [40], member of SHG in the urban slum of Cuttack city during a group discussion. Describing empowerment as a process of *sachetna* (awareness) MD [40] said that

one must know the rules, learn them, stand on own feet, and network with others locally. Only then freedom from *soshan* (injustice) was possible. This process of awareness as empowerment was summed up in the five "Ss": *sahajya* (support), *sanjog* (opportunity), *sanchaya* (savings), samman (respect), and *sachetana* (awareness). This *sachetana* process for the women begins with their curiosity to know their entitlements, rules or law, followed by learning skills for income-generation, networking with others, and it ends with the feeling of being able to free oneself from exploitation. The important thing is that the women spoke from 'lived experience', and decided that the five 'S' stages of *Sachetana* were essential to empowerment processes in their context where most of them had low levels of literacy and lived in conditions of poverty. Any list of essential elements of rights-based approaches to development must, therefore, incorporate the five 'S' indicators of the *sachetana* process, acknowledging the contribution of MD to the discourse on agency and empowerment in order to guide its operation.

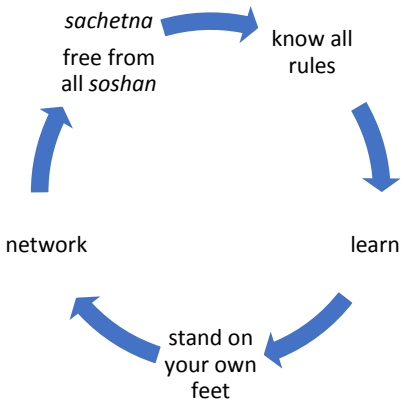

Figure 1: The Process of Awareness (*Sachetna*); **Source:** Field study; MD [40], Gandhipalli, Cuttack

Learning to sign their names

Many women said that they learned to sign their names in these group meetings similar to how children in schools learn to read and write the first time. Signing names was a significant development especially for communities where illiteracy rates were high. Upon further prodding on memories of their most empowering moments, one member said that to learn to sign own name within a group of equally vulnerable women was humbling and empowering at the same time. "*Being able to sign my own name was my most empowering moment. I had tears. I am an illiterate, but the group persisted and made me practice my signature on a slate with chalk as*

they do in primary schools." [7]. Speaking about the feeling of camaraderie amongst them which made learning to read, write and sign easier, another woman said:

> *I am an illiterate and was too shy to learn to sign my signature from the anganwadi worker, because the children laughed. It's the women in my group who taught me how to sign my name and maintain registers, and it was easier because most of us had never signed names before.* [25]

Easy loans for livelihood options

According to PB [35] their SHG had taken a loan of Rs. 50,000 from the SHG *Mahasangha*, and was repaying back with Rs.2 interest which also reflected upon their financial capability as a group. Kanak Behera [36] of Ma Nageshwari SHG borrowed money from the SHG to start a business of bamboo products, and also bought a cow on loan to sell milk. NB [38] decided to borrow from her SHG to start a broiler chicken farm.

Many other groups were in the process of discussing the amount of loan they should borrow from the local bank and in which business to invest that money. Ma Sarala SHG was formed in April 2012, and according to a member, the members were waiting to see if the government was going to announce any new schemes from which they could benefit. These instances show that savings was one of the chief driving force behind the membership. Others such as MM [21] of the Mahila Mandal SHG in Puticilli village in Koraput narrated how the village women used to hide from the bank officials when they came to the village but with awareness through SHGs, they decided to learn the Odia language and save money in the bank.

> *Now on the 15th of every month we go to the bank to save our money. We walk the first three kilometres, and then hire a Commander jeep for Rs.40to commute to the bank in Kakriguma village which is a one hour drive from our village. The fear of being robbed of our money on the way is also there, so we have to be very clever.* [21]

Earlier, women were wary of banks and banking procedures for varied reasons. There was a general apathy towards banks amongst many women in rural communities because they felt that they will not be able to handle bank accounts because of their literacy levels. They have also realised that bank loan interest rates are higher than borrowing from own group. Many others such as SHG Shanti recently went through problems because the member who handled the bank

passbooks died and the rest of them were not well-versed with bank work. K [19] said that their SHG preferred to re-invest their money continuously instead of letting it sit idle in the bank. "*We have a collection of Rs. Two and a half lakhs but we do not save it in the banks. Instead we either lend that money as loans to others or use it in business."* [20]

Many other women, however, overcame the fear of banks. The women felt empowered because they now they possessed bank passbooks and were enabled to borrow from their own account with less interest to pay back. Having bank accounts also meant SHGs could receive funds from other sources to support or expand their activities. The Parvati Nari Shakti SHG has received funds from the Bhubaneswar Municipal Corporation and from the government's *Mission Shakti* program, and according to a member, this ability to attract funds shows that their group is recognised as a model group by the state authorities. "*Our SHG meets at the verandah of the club ghara on the 25th of every month. We have a loan register, a cash book, and a savings passbook."* [23]

Becoming members of self-help groups increased women's livelihood options. As member of an SHG of 10 members in Jkpur village in Koraput, the ASHA worker has been engaged in different income generating activities such as making bamboo baskets, soaps, dry fish (*sukhua*), and buy and sell from the local weekly *haata*. All 13 members of SHG Pragati of Charada village work mostly as daily waged farm labourers and are engaged in borrowing and renting farm produce to sell in the local *haata*.

This section shows that while income-generation was an important reason to join an SHG, some of the narratives on empowering moments were not about economic benefits. Empowering moments identified in group discussions included the habit of saving money, the importance of *vishwaas* (trust), *paraspar nirbhar* (interdependence), *manovriti* (mental well-being), *sammaan* (mutual respect), and an ability to collectively act upon village issues. In discourses on empowerment and enabling women's groups these values of trust, interdependence, communitarian feelings, mutual respect and collective action are rarely emphasised. NP [25] stressed the importance of gathering for festivities as a group, and one of the ways was to go out together on a day trip annually. "*Last year we all hired a bus and went to Ladubabu thakura in Nayagarh for a picnic."* [25]

Problems faced by SHGs

In this section, I analysed the problems faced by the women in self-help groups using their narratives on how the women overcame the problems which ranged between issues of breakdown due to financial crises, being cheated by founding members, issues of trust, loosely formed fragile groups, and lack of political will and commitment to continue groups.

Distrust and Discontinuity

While forming and joining an SHG may be fraught with issues of trust for many women, as observed above, the fear that groups may discontinue after a short period remains. SHGs may breakdown due to different reasons. A few women such as SB [27] of Ma Tarini SHG also said that she had been a member of two erstwhile groups, one of which was divided into two groups because of the increasing numbers (80) of women joining it.

AA [21] of Mahila Mandal SHG said that taking loans from the government was problematic because the interest rates increased continuously which made it difficult for them to even return the principal amount of the loan. Such situations of financial hardships lead to the break-up of groups around them. For example, KCB [42] left the group when she fell ill. KCB also admits that she knew it would be difficult for her to return the interest amount on her loan of Rs.1,790 although she hopes to return it in the near future. In other cases such as the Ma Tarini SHG in Jaripada (Chilika) which took a loan to rear goats but the goats died. As a result they faced losses which was difficult for their members to cover.

SB [24] and CB [24] in Balianta block have been members of self-help groups that have broken up earlier. In one case, a person who posed as a government authority absconded with the money collected from the women to form an SHG. The women could not provide evidence of having given any money to form a group to the authorities when they complained. The money was never recovered and the women did not have enough spare cash to start again. In another village, KP [29] of Ma Mangala Nari Shakti of Jagannathpur village explained how a man had come to them promising raw materials to make *agarbatti* sticks (incense sticks) but disappeared with the Rs.750 deposit money they entrusted him with. Although this led to the break-up of the SHG, they have been able to rebuild the SHG.

The above narratives underlie the need for correct information dissemination and capacity building of members to maintain registers and proof of cash transfers. Sometimes women cannot return a loan taken from the SHG and as a result they withdraw their membership.

Fragility due to lack of political will and commitment

In many cases, as in Banapur, according to SHG members, the SHGs created through the initiative of the *anganwadi* workers broke down after being established on paper. Members complained that after disbursal of seed money the SHG members were no longer consulted on any issue by the AWW. Promises to provide the groups with government contract to grow lentils, or market it, were not honoured, according to the women. Seed money was also not given to the three groups which led to distrust amongst the community members about government schemes.

SHG narratives in Banapur were mixed between despair and hope. The Gacchabalingeswar SHG and the Balukeswar SHG were encouraged by the block office to form groups but were still waiting to get some funds to start farming. According to CP [14], the two groups had decided to rent a two-acre area to plant *rabi* (winter) crop of vegetables and sell it in the local markets. However, without the initial seed amount from the state their plans hadn't taken off. One of the reasons they think their plans to start winter crop farming has not yet been registered by the local duty-bearers is because they have their own preferred dealers. Narrating the developments within the self-help group, SB [13] said that the local *anganwadi* helper had taken the details of the SHG and Rs200 as travel allowance from the women to go to the block office to register the group. Even the local councillor was informed on the formation of the group complained NK [14]. The women in the groups were illiterate and had not been given any training on how to maintain registers. Taking the initiative the Gacchabalingeswar SHG started a business in making and selling *papad* (dry powdered rice or lentil bread), and *dantagulu* (neem sticks for brushing teeth), but there was no profit said a member PN [13]. A third self-help group is the Ma Uttarani formed in 2013 has 12 members of the Odia caste according to PD [16], but there has been no training for the members. However, hopes of re-energising the group remained because

the president of the *Mahasangha* has expressed interest in the group, and the CDPO had proposed to train them and provide them with an account number.

> *But nothing came of it. They have a nexus with the already established network of producers and dealers and do not want competition. It would have adversely impacted upon the AWW's husband's business who had the dealership to market outside the village, and therefore we had not been able to find a foothold in its marketing.* [16]

It was later revealed from other sources, anonymous, in order to protect identity, that corruption was a primary issue in the case of SHG formation processes in the Banapur block which led to the groups being fragile. In contrast, in Balianta block, women's groups were vibrant and had full knowledge of schemes and programs floated by the state government through the *anganwadi* centres. Also trainings were given to enable the SHGs to engage in marketing and other related services. An important reason behind the success of the SHGs in Balianta block was their active engagement with village-level workers of non-government organisations (NGOs) such as the People's Cultural Centre (PECUC) which was absent in Banapur. For a detailed discussion on the significant role of community-based NGOs in activating rights-based government programs, in Odisha, through capacity-building workshops, building alliances at multiple levels, and understanding accountability mechanisms at the village-level, please refer to Mishra and Lahiff (2017, 2018a, 2018b).

Learning from the problems faced

This section directs attention to learnings for women through engaging in the process of either joining, forming, or breaking out from SHGs. Taking the case of the SJSS *goshti* which was formed as a result of being inspired by a speaker from a different SHG, I wish to highlight the complex processes involved in empowerment processes. Initially 30 women agreed to form the SJSS goshti, but finally 15 women formed the group and deposited Rs100 every month in the local State Bank of India branch. Cash could be withdrawn only with the signature of the president and the secretary of SJSS. The women in the group gave passport photos to the government official (CDPO), filled out the SHG application form and signed it individually, and waited for the six months period which made the SHG eligible to receive Rs.10,000 as seed money from the CDPO to start some enterprise. However, the women said that it had been over a

year and they still had not received the seed money from the state department. After consulting amongst themselves the SJSS women decided to take action collectively, and as a result decided to not let their children attend the *anganwadi* centre which was run by the state department. Not having the children attending the *anganwadi* centre reflected negatively on the state department which led to a state response eventually. In addition the *goshti* women, according to L [22], also took the help of a retired teacher who they trusted for legal advice while waiting to hear from the CDPO.

> *Since we hadn't received the seed money, we told the anganwadi worker that we will not send our children to your centre. We also went to our retired teacher, who we all respect, for advice. The teacher called didi, and finally the letter to the CDPO to open a bank account with the seed money is coming through.* [22]

Stories of SHGs breaking and re-forming were not uncommon. Members of the Jenamuhi SHG in Banapur informed that their group was seven years old. Interestingly, the group had broken up after four years of formation but decided to regroup. The women belonged to one caste, i.e., *Harijans*[2] (scheduled caste) which helped them regroup without much problem according to the SHG president. A second reason which helped regroup the women was that as members of a 16 member chit-fund group (mixed caste), the women had seen the benefits of saving Rs 110 monthly and decided to re-start Jenamuhi SHG. The second time they were supported by the Revenue Inspector and the Executive Officer of Banapur Notified Council (NAC). They were provided financial support by the government to cultivate groundnuts for trainings in production and marketing the crops. Thus, many women in the beginning had multiple memberships in different SHGs but slowly realised that multiple membership made it difficult to commit to any one group as a result of which they were all breaking up.

Whether the self-help-group breaks down or continues to function according to its initial goals, or changes its objectives over the years, is a secondary matter because the primary aim of the duty-bearer (the state and non-state organisations) was to provide policy incentives to engage vulnerable groups in state-created participatory processes of livelihood options. Thus, the

[2] This is the term used by the women themselves, although it is argued that *Dalit* is now the more commonly preferred term for this caste

breaking down of a self-help group, for example, can be overlooked in the larger picture because "the important thing is the desire to pursue certain goals with an aim to reduce poverty in the long run, even if short term goals have not been achieved" (Sengupta 2007: 324). In the case of self-help groups, therefore, the short-term goal of the strategy (through policy incentives) was to create the need to form a group which takes responsibility for broadening its livelihood options locally. The long-term goal was an empowering process which opened up other avenues for the women such as applying for *anganwadi* posts, community health-workers, community resource persons, *panchayat* elected positions, amongst other locally significant opportunities. An important aspect which emerged from this study were references to the breakdown of caste barriers by many women in SHG memberships which indicates changing existing unequal social structures. The argument of this paper is that being engaged in the process of creating SHGs was not only economically empowering, as evident from the field data, but opened other opportunities leading to the women claiming political, social and cultural spaces which were inaccessible earlier.

Conclusion

In conclusion, there is a realisation within communities that the state will not be able to fulfil its obligations towards emerging needs of the poor in urban slums without engaging communities in its empowering processes. In some cases, the state has made provisions of seed money to start small enterprises in order to encourage active participation of poor women. The creation of self-help groups of women is one such process. Although most women in self-help groups were either illiterate or had low levels of education, it did not impact upon the formation of a group and its sustainability. As evident from the field study, in the long run, women feel empowered even when SHGs break down because capabilities have been built, and an awareness was created which was empowering as is evident in the "s*achetana* process". The five elements of the *sachetana* process, namely, *sahajya* (support), *sanjog* (opportunity), *sanchaya* (savings), *samman* (respect), and *sachetana* (awareness) emerge as key features of empowerment. Thus, poor urban slum women defined what empowerment meant to them based on insights gained from their lived experience.

This investigation of the practice of empowering processes by self-help groups, indicates that women's understanding of empowerment is grounded in their experience as active agents in the process itself. This study also indicates that respect is a core feature of agency creation and a pursuit of respect can motivate individuals to break existing social norms. Respect is possible when women have taken the responsibility to claim their entitlements, and build their capabilities through relevant trainings and informed themselves of rules and laws. Agency, building capabilities, awareness processes, self-respect, and respect from family and community are crucial features of women's understanding of empowerment.

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Appendix 1: List and Codes of Self Help Groups visited

Code	Self-Help Groups and names (initials) of members	Village, Panchayat, Block, District
1	Laxminarayan SHG; Prabhati Das	Bhingarpur vill; Koraput
2	Ma Parvati SHG	Benupur vill, Ganjaipadar, Keranga Pnchyt; Koraput
3	Tulsa Naik	Khorsapada vill, Gonel vill, ChikenputPnchyt, Nandapur; Koraput
4	Lakshmi SHG	Khorsapada vill, Gonel vill, ChikenputPnchyt, Nandapur; Koraput
5	Maa Thakurani	Khorsapada vill, Gonel vill, ChikenputPnchyt, Nandapur; Koraput
6	Ma Tani; Hena B (HB);	Khorsapada vill, Gonel vill, ChikenputPnchyt, Nandapur; Koraput
7	Ma Jaadeswari	Khorsapada vill, Gonel vill, ChikenputPnchyt, Nandapur; Koraput
8	Ma Bhawani; Prashanti (P)	Khorsapada vill, Gonel vill, ChikenputPnchyt, Nandapur; Koraput
10	Vanaja Mishra; Maa Bhagawati Mahasangha	Achyutrajpur, Banapur; Khorda
11	Muslim Sahi SHG	Banapur; Khorda
12	Ma Mangala; Damayanti Sahu	Shikharchandi BBSR Urban slum; Khorda
13	Gacchabalingeswar SHG; Sukanti Behera (SB); Pratima Naik (PN)	Banapur; Khorda
14	Balukeshwar SHG; Nibasi Naik, Chanchala Pradhan, Sashi Behera, Kunti,	Kumaranga Chhaka, Banapur; Khorda
15	Jenamuhi SHG	Kumaranga Chhaka; Banapur; Khorda
16	Ma Uttarani SHG; Pratima Dalei (PD)	Banapur; Khorda
17	Ma Annapurna	Bhitargad Pnchyt; Koraput
18	Shanti SHG	Bhitargad Pnchyt
19	Pragati SHG; Koili (K)	Charada vill; Bhitargad Pnchyt
20	Kalyani SHG	Bhitargad Pnchyt
21	Mahila Mandal SHG-> Annaya	Putichilli vill, Bhitargad Pnchyt
21A	Stree Thakura SHG	Daliamba village, Bhitargad panchayat
22	Shri Jagannath Swayam Sahayak Goshti; Savitri Hembrum (SH); Lipina (L)	Cuttack city; Cuttack
23	Parvati Nari Shakti-> Chand Sethi (CS), Manorama Sethi (MS), Sashirekha Sethi (SS), Kuni Sethi (KS), Indramani Sethi (IS)	Jaipur BMC, No 6 Ward, Balianta; Khorda
24	Ma Jadamali Nari Shakti Group- Praveen Raut (PR), Bharati Bhui (BB), Kiran Bela Das (KBD), Debasmita Bhui (DB), Sarala Bhui (SB), Sasmita Das (SD); Chinmayi B (CB)	Bhimapur vill, Balianta Blk; Khorda
25	Bhimapur Nari Shakti- Priyatamali (P), Nayina Samal (NS), Sumitra (S), Nayana Pradhan (NP)	Bhimapur village, Balianta Blk; Khorda
26	Lakhmipata SHG- Mamata Bhoi (MB), Annapurna Bhui (AB)	Bhimpur vill, Balianta block; Khorda
27	Ma Tarini Nari Shakti; Sanjukta Behera (SB)	Janmajajpur vill, Balianta
28	Swasahajya Goshti	Khunkar Hamlet, Jagannathpur panchyt,
29	Ma Mangala Nari Shakti SHG; Kumkum Patra (KP)	Nakhara; Khorda
30	Kharakhai Nari Shakti SHG; Pramila Bhui (PB); Dhangilata Bhui (DB)	Kharakhai; Khorda
31	Rupali Nari Shakti	Jagannathpur vill; Khorda
32	Parija sahi Swasahajya SHG	Balianta; Khorda
33	Ma Parvati SHG	Balianta; Khorda
34	Biswasahi Mahila SHG	Balianta; Khorda
35	Ma Adishakti Narishakti; Premila Behera (PB)	Balianta; Khorda
36	Ma Nageshwari SHG; Kanak (K)	Balianta; Khorda
37	Ma Jogamaya SHG; Mitilata Behera (MB)	Balianta; Khorda
38	Biswa Ma Mangala Mahila SHG; Nirmala Behera (NB); Manjulata Behera (MB)	Balianta; Khorda
39	Ma Tarini ; Manorama Behera (MB)	Balianta; Khorda
40	Nari Shakti Mahila Samiti->ManiDas, Golab Dali	Gandhipalli, Kanhaipur Mauza; Cuttack
41	Tanulata Bhui	Satyabadi Blk;Puri
42	Kanchanbala Bhui (KCB)	Satyabadi Blk;Puri
43	Suratha Bhui	Satyabadi Blk; a community leader; Puri
44	Ma Sarala SHG; Pradhan (P)	Balianta; Khorda
45	Ma Tarini SHG->Mina Behera (Sarpanch)	Jaripada panchayat, Tangi, Chilika block; Puri
46	Ma Nagajhara Mangala SHG	Jaripada panchayat, Tangi, Chilika block; Puri
S	Sahoo, Bharatiya Mazdoor Sangh (BMS)	Union Leader
AS	Archana Sahoo	Ward Member, Andilo vill, Balianta panchayat